Certificate Number: 03621-PAM-DE-039245778

Bankruptcy Case Number: 24-02835



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 15, 2025</u>, at <u>8:14</u> o'clock <u>PM EST</u>, <u>Jonathan W Fowler</u> completed a course on personal financial management given <u>by internet</u> by <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: January 15, 2025 By: /s/Kate Casique

Name: Kate Casique

Title: <u>Credit Counselor</u>